# Case 23-21087-JAD Doc 17 Filed 06/07/23 Entered 06/08/23 00:28:22 Desc Imaged Certificate of Notice Page 1 of 10

Fill in this inf	ormation to identify	your case:				
Debtor 1	Alyssa First Name	A. Middle Name	Braun Last Name	[	Check if this i	s an amended below the
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		sections of th	e plan that have d.
	ankruptcy Court for the W	estern District of F	Pennsylvania			
	. ,	estern District of t	emsylvama			
Case number (if known)	23-21087-JAD					
Western	District of Pe	nnsylvan	<u>iia</u>			
Chapte	r 13 Plan D	oated: 👱	n 2, 2023			
Part 1: No	tices					
To Debtors:	indicate that the rulings may not be	option is appre e confirmable.	opriate in your cire	e in some cases, but the pres cumstances. Plans that do n plan control unless otherwise of the box that applies.	ot comply with loc	al rules and judicia
To Creditors:	YOUR RIGHTS MA	Y BE AFFECT	ED BY THIS PLAN.	YOUR CLAIM MAY BE REDUC	CED, MODIFIED, OR	ELIMINATED.
	You should read th attorney, you may v		•	your attorney if you have one in t	this bankruptcy case.	If you do not have a
	ATTORNEY MUST THE CONFIRMAT PLAN WITHOUT F	T FILE AN OBJ ION HEARING, FURTHER NOTI	IECTION TO CONF , UNLESS OTHER ICE IF NO OBJECT	YOUR CLAIM OR ANY PROVINGED IN THE COUNTY OF	(7) DAYS BEFORE JRT. THE COURT LED. SEE BANKRU	THE DATE SET FO MAY CONFIRM THI PTCY RULE 3015. I
	includes each of	the following i		Debtor(s) must check one bo ided" box is unchecked or bo an.		
payment				3, which may result in a partiate action will be required t		Not Included
	e of a judicial lien or 4 (a separate action			oney security interest, set out a limit)	in _ Included	Not Included
I.3 Nonstand	ard provisions, set o	ut in Part 9			○ Included	Not Included
Part 2: Pla	an Payments and L	ength of Plar	1			
1 Debtor(s) will	l make regular paymo	ents to the trus	itee:			
Total amount			total plan term of 60	months shall be paid to the	trustee from future ea	arnings as follows:
Payments	By Income Attachm	•	by Debtor			· ·
·	by moonic Attacim	chi Bheetiy L	•	By Automated Bank Transfe	:1	
D#1			\$690.00			
D#2						
(Income attacl	hments must be used	by debtors havir	ng attachable incom	e) (SSA direct deposit recipie	ents only)	

DelGasea23a21987-JAD Doc 17 Filed 06/07/23 Entered 06/08/23 00:28022AD Desc Imaged Certificate of Notice Page 2 of 10 2.2 Additional payments: Unpaid Filing Fees. The balance of \$ shall be fully paid by the Trustee to the Clerk of the Bankruptcy Court from the first available funds. Check one. None. If "None" is checked, the rest of Section 2.2 need not be completed or reproduced. The debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment. The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan payments plus any additional sources of plan funding described above. Part 3: **Treatment of Secured Claims** 3.1 Maintenance of payments and cure of default, if any, on Long-Term Continuing Debts. Check one None. If "None" is checked, the rest of Section 3.1 need not be completed or reproduced. The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed by the trustee. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, without interest. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. If monthly payment changes exist, state the amounts and effective dates of the changes. Name of creditor and redacted account Collateral Current Amount of Effective installment arrearage (if date number payment (MM/YYYY) any) (including escrow) 111 Third Avenue PNC Bank (6899) \$472.15 \$0.00 06/2023 West Mifflin, PA 15122 Insert additional claims as needed.

3.2	Request for valuation of security, payment of fully secured claims, and/or modification of undersecured claims.

Check one.

	None. If "None'	" is checked, the rest of	Section 3.2 need not b	e completed or reproduced.
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Fully paid at contract terms with no modification

Name of creditor and redacted account Collateral number	Amount of secured claim	Interest rate	Monthly payment to creditor
	\$0.00	0%	\$0.00

Fully paid at modified terms

Name of creditor and redacted account number	Collateral	Amount of secured claim	Interest rate	Monthly payment to creditor

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

$\Box$	The debtor(s) will request, by filing a separate motion pursuant to Rule 3012, that the court determine the value of the secured claims
	listed below.

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For each secured claim listed below, the debtor(s) state that the value of the secured claims should be as set out in the column headed Amount of secured claim. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 (provided that an appropriate order of court is obtained through a motion pursuant to Rule 3012).

	None. If "None" is ched  The claims listed below			n 3.3 need not b	e completed or	reproduced.			
	(1) Incurred within 910 days use of the debtor(s), or	s before the	e petition da	te and secured l	by a purchase n	noney security in	terest in a moto	or vehicle acc	quired for personal
	(2) Incurred within one (1) y	year of the	petition date	e and secured by	/ a purchase mo	oney security inte	rest in any oth	er thing of va	lue.
	These claims will be paid in	full under t	the plan with	n interest at the r	rate stated below	v. These paymer	nts will be disbu	ursed by the	trustee.
	Name of creditor and reda account number	acted (	Collateral			Amount of clain	n Interes rate	t Month	ly payment
	Insert additional claims as n	needed.							
3.4	Lien Avoidance.								
	Check one.								
		nacked the				d or reproduced	. The remain	der of this	paragraph will be
			The judicial liens or nonpossessory, nonpurchase-money security interests securing the claims listed below impair exemptions to which to debtor(s) would have been entitled under 11 U.S.C. § 522(b). The debtor(s) will request, by filing a separate motion, that the court order the avoidance of a judicial lien or security interest securing a claim listed below to the extent that it impairs such exemptions. The amount any judicial lien or security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) as Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien.						
	The judicial liens or not debtor(s) would have be the avoidance of a judicial lien or secutor of the judicial lien or secutor the judicial liens or not debtor(s) would have be secutor that the judicial liens or not debtor(s) would have be secutor that the judicial liens or not debtor(s) would have be secutor that the judicial liens or not debtor(s) would have be secutor that the judicial liens or not debtor(s) would have be secutor that the judicial liens or secutor th	npossessor npossessor neen entitle cial lien or surity interes necurity interes	ry, nonpurch d under 11 security inte t that is avo rest that is r	U.S.C. § 522(b), rest securing a dided will be treated avoided will be treated as a securing the security of t	The debtor(s) claim listed below ted as an unsector paid in full as	will request, <b>by</b> w to the extent the cured claim in Pass a secured clain	filing a separa nat it impairs so rt 5 to the exte n under the pla	ate motion, to uch exemption ent allowed. an. See 11 l	that the court order ns. The amount of The amount, if any,
	The judicial liens or not debtor(s) would have be the avoidance of a judicial lien or secutor of the judicial lien or secutor the judicial liens or not debtor(s) would have be secutor that the judicial liens or not debtor(s) would have be secutor that the judicial liens or not debtor(s) would have be secutor that the judicial liens or not debtor(s) would have be secutor that the judicial liens or not debtor(s) would have be secutor that the judicial liens or secutor th	npossessor neen entitle cial lien or surity interes ecurity intered d). If more	ry, nonpurch d under 11 security inte t that is avo rest that is r	U.S.C. § 522(b), rest securing a dided will be treated avoided will be treated as a securing the security of t	The debtor(s) claim listed below ted as an unsector paid in full as	will request, <b>by</b> w to the extent the cured claim in Pass a secured clain	filing a separenat it impairs surt 5 to the extended in under the place at the plac	ate motion, and the motion, and allowed.  and See 11 to lien.	that the court order ns. The amount of The amount, if any,
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	The judicial liens or not debtor(s) would have be the avoidance of a judiciant judicial lien or secution of the judicial lien or secution the judicial lien or not judicial lien or not judicial lien or not judicial lien or not debtor(s) would have be the judicial lien or not judi	npossesson neen entitle cial lien or surity interes ecurity inter d). If more	ry, nonpurch d under 11 security inte t that is avo est that is r than one lie	U.S.C. § 522(b), rest securing a dided will be treated avoided will be treated as a securing the security of t	The debtor(s) claim listed below ted as an unsector paid in full as	will request, by w to the extent th ured claim in Pa s a secured claim nformation sepan  Modified princi balance*	filing a separate it impairs so the extended in under the place at the impairs of the extended in under the place at the impairment of the impairment in the	ate motion, uch exemption at allowed. In allowed. In an. See 11 lien.	that the court order ns. The amount of The amount, if any, J.S.C. § 522(f) and thly payment to rata
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3.5	The judicial liens or not debtor(s) would have be the avoidance of a judicial lien or secution of the judicial lien or secution any judicial lien or secution of the judicial lien or secution sankruptcy Rule 4003(s).  Name of creditor and redard account number.	npossesson npossesson npeen entitle cial lien or s urity interes npeed of the more d). If more	ry, nonpurch d under 11 security inte t that is avo rest that is r than one lie	U.S.C. § 522(b). rest securing a d ided will be trea not avoided will be n is to be avoide	The debtor(s) Claim listed beloved as an unsectore paid in full as ed, provide the i	will request, by w to the extent th ured claim in Pa s a secured claim nformation sepan  Modified princi balance*	filing a separate it impairs so the extended in under the place at the impairs of the extended in under the place at the impairment of the impairment in the	ate motion, uch exemption at allowed. In allowed. In an. See 11 lien.	that the court order ns. The amount of The amount, if any, J.S.C. § 522(f) and thly payment to rata
3.5	The judicial liens or nor debtor(s) would have be the avoidance of a judicial lien or second the judicial lien or	npossesson npossesson npeen entitle cial lien or s urity interes npeed of the more d). If more	ry, nonpurch d under 11 security inte t that is avo rest that is r than one lie	U.S.C. § 522(b). rest securing a d ided will be trea not avoided will be n is to be avoide	The debtor(s) Claim listed beloved as an unsectore paid in full as ed, provide the i	will request, by w to the extent th ured claim in Pa s a secured claim nformation sepan  Modified princi balance*	filing a separate it impairs so the extended in under the place at the impairs of the extended in under the place at the impairment of the impairment in the	ate motion, uch exemption at allowed. In allowed. In an. See 11 lien.	that the court order ns. The amount of The amount, if any, J.S.C. § 522(f) and thly payment to rata
3.5	The judicial liens or not debtor(s) would have be the avoidance of a judicianty judicial lien or secure of the judicial lien or secure of the judicial lien or season and redated account number  Insert additional claims as not the lien will be wholly avoc surrender of Collateral.	npossesson neen entitle cial lien or s urity interes necurity intered needed.	ry, nonpurch d under 11 security inte t that is avo rest that is r than one lie  Collateral  t \$0 for Mod	U.S.C. § 522(b). rest securing a dided will be treated avoided will be treated avoided will be the security of	The debtor(s) claim listed below ted as an unsection paid in full astern provide the interest and the control of the control o	will request, by w to the extent th ured claim in Pa s a secured claim information separ  Modified princi balance*  \$0.00	filing a separate it impairs so the extended in under the place at the impairs of the extended in under the place at the impairment of the impairment in the	ate motion, uch exemption at allowed. In allowed. In an. See 11 lien.	that the court order ns. The amount of The amount, if any, J.S.C. § 522(f) and thly payment to rata
3.5	The judicial liens or nor debtor(s) would have be the avoidance of a judicial lien or secured the judic	npossesson peen entitle cial lien or s urity interes recurity interes recurity intered). If more acted  needed. bided, inser recked, the r surrender to s plan the s	ry, nonpurch d under 11 security inte t that is avo rest that is r than one lie  Collateral  t \$0 for Mod est of Section each credi	U.S.C. § 522(b). rest securing a dided will be treated avoided will be treated at a constant and a constant a	The debtor(s) claim listed below ted as an unsector paid in full as ed, provide the influence.  The completed or the collateral that (a) be terminated.	will request, by w to the extent th ured claim in Pa s a secured claim information sepan  Modified princi balance*  \$0.00  reproduced. at secures the crud as to the colla	riling a separation at it impairs so to the extended the planately for each ipal Interestate  editor's claim.	ate motion, in the motion of t	that the court order ns. The amount of The amount, if any, J.S.C. § 522(f) and thly payment to rata \$0.00  ) request that upon under 11 U.S.C. §

	Insert additional claims as needed.			-			
3.6	Secured tax claims.						
	Name of taxing authority    Total amou	ınt of claim	Type of tax		Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
	Insert additional claims as needed.  * The secured tax claims of the Internal Re at the statutory rate in effect as of the date of			alth of Penr	nsylvania, and	any other tax claimants shall	bear interest
Par	•						
4.1	General.						
	Trustee's fees and all allowed priority claim without postpetition interest.	ns, including	Domestic Supp	ort Obligat	ions other thar	n those treated in Section 4.5	5, will be paid in full
4.2	Trustee's fees.						
	Trustee's fees are governed by statute and and publish the prevailing rates on the cour the trustee to monitor any change in the per	t's website fo	r the prior five y	ears. It is	incumbent upo	n the debtor(s)' attorney or d	
4.3	Attorney's fees.						
	Attorney's fees are payable to Grudowski L payment to reimburse costs advanced and to be paid at the rate of \$250 per r approved by the court to date, based or compensation above the no-look fee. An additional amount will be paid through the amounts required to be paid under this plan.  Check here if a no-look fee in the amound debtor(s) through participation in the base.	/or a no-look month. Include in a combinal additional \$ _ plan, and the into holders of	ding any retaind tion of the no wil is plan contain f allowed unsector or in Local Ban	already pa er paid, a to -look fee a I be sough s sufficient cured claim kruptcy Rul	id by or on belotal of \$and costs dep t through a fee funding to pays.	nalf of the debtor, the amoun in fees and costs reimlosit and previously approve application to be filed and a that additional amount, with being requested for services	is tof \$3800 is pursement has been ad application(s) for approved before any hout diminishing the rendered to the
	compensation requested, above).	пктирксу сои	iit's Loss Miliga	illon Frogra	iiii (do not incit	ide the no-look lee in the tota	ii amount oi
4.4	Priority claims not treated elsewhere in F	Part 4.					
	None. If "None" is checked, the rest of	f Section 4.4	need not be co	mpleted or	reproduced.		
	Name of creditor and redacted account number	Total amou	ra	terest te % if blank)	Statute pro	viding priority status	
		\$0	.00	0%			
	Insert additional claims as needed.						
4.5	Priority Domestic Support Obligations no Check one.	ot assigned	or owed to a g	jovernmen	tal unit.		
	None. If "None" is checked, the rest of	Section 4.5 n	eed not be com	npleted or r	eproduced.		
	If the debtor(s) is/are currently paying Do debtor(s) expressly agrees to continue paying						

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## DelGaseA23a216A67-JAD Doc 17 Filed 06/07/23 Entered 06/08/023 00:2280222AD Desc Imaged Certificate of Notice Page 5 of 10 Check here if this payment is for prepetition arrearages only. Claim Name of creditor (specify the actual payee, e.g. PA Description Monthly payment SCDU) or pro rata \$0.00 \$0.00 Insert additional claims as needed. 4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. None. If "None" is checked, the rest of Section 4.6 need not be completed or reproduced. The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires that payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4). Name of creditor Amount of claim to be paid \$0.00 Insert additional claims as needed. 4.7 Priority unsecured tax claims paid in full. Check one. None. If "None" is checked, the rest of Section 4.7 need not be completed or reproduced. Name of taxing authority Total amount of claim Type of tax Interest Tax periods rate (0% if blank) \$0.00 0% Insert additional claims as needed. 4.8 Postpetition utility monthly payments. The provisions of this Section 4.8 are available only if the utility provider has agreed to this treatment. The charges for post petition utility service are allowed as an administrative claim. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan unless amended. Should the utility obtain an order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. Any unpaid post petition utility claims will survive discharge and the utility may require additional funds from the debtor(s) after discharge. Name of creditor and redacted account number Monthly payment Postpetition account number \$0.00 Insert additional claims as needed.

5.1 Nonpriority unsecured claims not separately classified.

**Treatment of Nonpriority Unsecured Claims** 

Part 5:

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	( )	total of \$6605 will be a		ibution to no	ripriority unisco	ured creditors.		
	Debtor(s) <b>ACKNOWLEDGE(S</b> alternative test for confirmation			paid to nonpr	iority unsecure	ed creditors to com	nply with t	the liquidation
	The total pool of funds estimated available for payment to these percentage of payment to general fundamental pro-rate unless an objection has included in this class.	creditors under the plan base eral unsecured creditors is <u>18.</u> aims will not be paid unless a	e will be determing .93%. The limely filed clai	ned only afte ne percentago ms have bee	r audit of the pe of payment ne n paid in full.	olan at time of com nay change, based Thereafter, all late-	pletion. T d upon the filed claim	The estimated total amoun ns will be paid
5.2	Maintenance of payments an	d cure of any default on nor	npriority unsecu	ıred claims.				
	Check one.							
	None. If "None" is checke	d, the rest of Section 5.2 need	d not be complete	ed or reprodu	ıced.			
	which the last payment is	the contractual installment particle due after the final plan paymas specified below and disburs	ent. These pay	ments will be				
	Name of creditor and redacte	ed account number Current paymen		Amount of to be paid	arrearage on the claim	Estimated total payments by trustee	k c	Payment beginning date (MM/
			\$0.00	5	0.00	\$0.00		
	Insert additional claims as need			_				
5.3	Other separately classified n	onpriority unsecured claims	S.					
	Check one.							
	None. If "None" is checke	d, the rest of Section 5.3 need	d not be complete	ed or reprodu	iced.			
				•				
	,	secured claims listed below a						
	The allowed nonpriority un Name of creditor and redacte number		re separately cla arate classificat	ion and		s follows: earage Interest rate	Estimate payment by trust	nts
	Name of creditor and redacte	ed account Basis for sepa		ion and	Amount of arr	earage Interest	paymen by trust	nts
	Name of creditor and redacte	ed account Basis for sepa treatment		ion and	Amount of arr to be paid	earage Interest rate	paymen by trust	nts tee
	Name of creditor and redacte number	ed account Basis for sepa treatment		ion and	Amount of arr to be paid	earage Interest rate	paymen by trust	nts tee
Par	Name of creditor and redacte number  Insert additional claims as need	ed account Basis for sepa treatment	arate classificat	ion and	Amount of arr to be paid	earage Interest rate	paymen by trust	nts tee
	Name of creditor and redacte number  Insert additional claims as need to the contract of the c	d account Basis for separate treatment Basis for separate Basis for se	arate classificat	ion and	Amount of arr to be paid \$0.00	earage Interest rate  0%	paymen by trust	tee \$0.00
	Name of creditor and redacte number  Insert additional claims as need to the secutory Contract	d account Basis for separate treatment Basis for separate Basis for se	arate classificat	ion and	Amount of arr to be paid \$0.00	earage Interest rate  0%	paymen by trust	tee \$0.00
	Name of creditor and redacte number  Insert additional claims as need  Executory Contract  The executory contracts and	d account Basis for separate treatment Basis for separate Basis for se	arate classificat	ion and	Amount of arr to be paid \$0.00	earage Interest rate  0%	paymen by trust	tee \$0.00
	Name of creditor and redacte number  Insert additional claims as need  Executory Contract  The executory contracts and and unexpired leases are rejutcheck one.	d account Basis for separate treatment Basis for separate Basis for se	arate classificat	d and will be	Amount of arr to be paid \$0.00	earage Interest rate  0%	paymen by trust	tee \$0.00
	Name of creditor and redacte number  Insert additional claims as need  The executory Contract  The executory contracts and and unexpired leases are rejuicheck one.  None. If "None" is checke	ded.  ts and Unexpired Leases  unexpired leases listed beleected.	ow are assumed	d and will be	Amount of arr to be paid \$0.00  treated as spaced.	earage Interest rate  0%  Decified. All other	paymen by trust	\$0.00
	Name of creditor and redacte number  Insert additional claims as need  Executory Contract  The executory contracts and and unexpired leases are rejuicheck one.  None. If "None" is checked  Assumed items. Current	ded.  ts and Unexpired Leases  unexpired leases listed beleeted.  d, the rest of Section 6.1 need	ow are assumed the disbursed is	d and will be ed or reprodu	Amount of arr to be paid \$0.00  treated as spaced.	earage Interest rate  0%  Decified. All other e payments will	paymen by trust	\$0.00
	Insert additional claims as need  The executory Contracts and and unexpired leases are rejuiched one.  None. If "None" is checked assumed items. Current trustee.	ded.  ded.  dets and Unexpired Leases  unexpired leases listed beleeted.  d, the rest of Section 6.1 need t installment payments will  Description of leased propo	ow are assumed the disbursed lerty or Current install	d and will be ed or reprodu	Amount of arr to be paid \$0.00  treated as spaced.  ee. Arrearag  Amount of arrearage to	earage Interest rate  0%  Decified. All other  e payments will  Estimated payments trustee	be disbuttotal	stee \$0.00  ry contracts  rsed by the  Payment beginning date (MM/
	Insert additional claims as need  The executory Contracts and and unexpired leases are rejuiched one.  None. If "None" is checked assumed items. Current trustee.	ded.  ded.  dets and Unexpired Leases  unexpired leases listed beleeted.  d, the rest of Section 6.1 need t installment payments will  Description of leased propo	ow are assumed the disbursed lerty or Current install	d and will be ed or reprodu by the trust int iment	Amount of arr to be paid \$0.00  treated as spaced.  ee. Arrearag  Amount of arrearage to paid	earage Interest rate  0%  Decified. All other  e payments will  Estimated payments trustee	be disbuttotal	stee \$0.00  ry contracts  rsed by the  Payment beginning date (MM/
	Insert additional claims as need  The executory Contracts and and unexpired leases are rejuiched one.  None. If "None" is checked assumed items. Current trustee.	ded.  ded.  dets and Unexpired Leases  unexpired leases listed beloected.  d, the rest of Section 6.1 need  t installment payments will  Description of leased propexecutory contract	ow are assumed the disbursed lerty or Current install	d and will be ed or reprodu by the trust int iment	Amount of arr to be paid \$0.00  treated as spaced.  ee. Arrearag  Amount of arrearage to paid	earage Interest rate  0%  Decified. All other  e payments will  Estimated payments trustee	be disbuttotal	stee \$0.00  ry contracts  rsed by the  Payment beginning date (MM/

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7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

### Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- **8.4** Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments. Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

### Part 9: Nonstandard Plan Provisions

9.1 Check "None" or List Nonstandard Plan Provisions.

None. If "None" is checked, the rest of part 9 need not be completed or reproduced.

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Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

Part 10:	Signatures				

#### 10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

<b>X</b> Alyssa A. Braun	X	
Signature of Debtor 1	Signature of Debtor 2	
Executed on Jun 2, 2023	Executed on	
MM/DD/YYYY	MM/DD/YYYY	
<b>X</b> Charles J. Grudowski	Date Jun 2, 2023	
Signature of debtor(s)' attorney	MM/DD/YYYY	

PAWB Local Form 10 (11/21) Chapter 13 Plan Page 8 of 8

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United States Bankruptcy Court Western District of Pennsylvania

In re:
Case No. 23-21087-JAD
Alyssa A. Braun
Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Jun 05, 2023 Form ID: pdf900 Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2023:

Recipi ID Recipient Name and Address

db + Alyssa A. Braun, 111 Third Avenue, West Mifflin, PA 15122-1607

TOTAL: 1

 $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$ 

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b> 15602278	Notice Type: Email Address Email/Text: cfcbackoffice@contfinco.com	Date/Time	Recipient Name and Address
		Jun 06 2023 00:23:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
15602276	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 06 2023 00:36:13	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
15602277	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 06 2023 00:35:45	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
	+ Email/Text: mrdiscen@discover.com	Jun 06 2023 00:22:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15602281	Email/Text: BNBLAZE@capitalsvcs.com	Jun 06 2023 00:23:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
15602280	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 06 2023 00:47:31	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15602282	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 06 2023 00:23:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15602283	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 06 2023 00:23:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15602275	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 06 2023 00:36:13	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15606797	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 06 2023 00:35:40	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15602286	Email/Text: ml-ebn@missionlane.com	Jun 06 2023 00:22:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15602284	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 06 2023 00:36:09	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15602285	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 06 2023 00:23:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15602287	Email/Text: Bankruptcy.Notices@pnc.com	Jun 06 2023 00:22:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15602288	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover	y.com Jun 06 2023 00:35:41	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk,

VA 23502

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District/off: 0315-2 User: auto Page 2 of 2
Date Rcvd: Jun 05, 2023 Form ID: pdf900 Total Noticed: 19

15602289 Email/PDF: resurgentbknotifications@resurgent.com

Jun 06 2023 00:35:41 Resurgent Capital Services, C/o Resurgent Capital

Services, Greenville, SC 29602

15602290 + Email/PDF: gecsedi@recoverycorp.com

Jun 06 2023 00:35:40 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box

965060, Orlando, FL 32896-5060

15602291 Email/Text: bankruptcy@td.com

Jun 06 2023 00:23:00 TD Bank, N.A., Attn: Bankruptcy, 1701 Rt 70

East, Cherry Hill, NJ 08003

TOTAL: 18

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2023 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2023 at the address(es) listed below:

Name Email Address

Charles James Grudowski

on behalf of Debtor Alyssa A. Braun cjg@grudowskilaw.com admin@grudowskilaw.com

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda I. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 3